

**FOR IMMEDIATE RELEASE**

**05 July, 2002**

**PUBLIC NOTICE #2002-27**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

**Beginning May 3, 2002, the California Department of Insurance's San Francisco Viewing Room will have very limited ability to accommodate requests for rate filing viewing due to building renovations. Please contact our Los Angeles Viewing room which is fully operational. (213) 346-6707.**

**We anticipate that our viewing room will be fully operational again on July 1, 2002.**

**We will post any changes to the time table on the CDI's internet site.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**05-Jul-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-24931	0000	ACCREDITED SURETY & CASUALTY CO., INC.	COMM	FIDELITY	NEW PROGRAM	JANITORIAL & EMPLOYEE DISHONESTY BOND	0.00%
02-25553	0000	ACCREDITED SURETY & CASUALTY CO., INC.	COMM	SURETY	RULE CHANGE	NONE	
02-25321	0626	ACE AMERICAN INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-ADVANTAGE COMM PACKAGE	
02-24871	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-24881	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-25331	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-ADVANTAGE COMM PACKAGE	
02-24891	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-24791	0012	AIU INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-25221	0012	AIU INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-26051	0012	AIU INS. CO.	COMM	OTHER LIABILITY	FORMS	D&O	
02-25821	0008	ALLSTATE INDEMNITY CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	OWNERS, RENTERS, & CONDO	6.90%
02-25822	0008	ALLSTATE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	OWNERS, RENTERS, & CONDO	6.90%
02-25641	0140	AMCO INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-25981	0140	AMCO INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-25551	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	RULE CHANGE	CONTRACTORS LICENSE BONDS	
02-25751	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	RATE	UNLAWFUL DETAINER FOR LANDLORD	-12.60%
02-25771	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	RATE	SBA	16.10%
02-25921	0291	AMERICAN HARDWARE MUTUAL INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	
02-24801	0012	AMERICAN HOME ASSURANCE CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-25222	0012	AMERICAN HOME ASSURANCE CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-26062	0012	AMERICAN HOME ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS	D&O	
02-25061	0761	AMERICAN INS. CO. (THE)	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-24802	0012	AMERICAN INTERNATIONAL INS. CO. OF CA, INC.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-25811	0212	AMERICAN ZURICH INS. CO.	COMM	ALLIED LINES	FORMS	NONE	
02-25071	0761	ASSOCIATED INDEMNITY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-26142	0785	ASSOCIATED INTERNATIONAL INS. CO.	COMM	EARTHQUAKE	RATE & FORM	NONE	-10.00%
02-25471	0212	ASSURANCE CO. OF AMERICA	COMM	MULTI-PERIL	RULE CHANGE	PRECISION PORTFOLIO	
02-25581	0000	BANCINSURE, INC.	COMM	MULTI-PERIL	RATE & FORM	CPP-COMM PACKAGE	19.58%
02-24901	0626	BANKERS STANDARD INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-26031	0023	BCS INS. CO.	PERS	INLAND MARINE	NEW PROGRAM	NONE	0.00%
02-25931	0098	BERKLEY INS. CO.	COMM	INLAND MARINE	FORMS	CONTRACTOR'S PROPERTY POLICY	
02-25231	0012	BIRMINGHAM FIRE INS. CO. OF PA	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%

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02-26072	0012	BIRMINGHAM FIRE INS. CO. OF PA	COMM	OTHER LIABILITY	FORMS	D&O	
02-24761	0802	CA CAPITAL INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	9.70%
02-24831	0000	CENTURY-NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	BUSINESS AUTO	6.40%
02-24851	0350	COLONIAL PENN FRANKLIN INS. CO.	PERS	MISCELLANEOUS	NEW PROGRAM	INVOLUNTARY UNEMPLOYMENT	0.00%
02-25241	0012	COMMERCE & INDUSTRY INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-25151	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	RATE	SMP-ALL MAINSTREET-N.O.C.	116.00%
02-26151	0323	CSE SAFEGUARD INS. CO.	PERS	FIRE	RATE	DWELLING FIRE	12.40%
02-25552	0008	DEERBROOK INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-26111	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	INLAND MARINE	FORMS	NONE	
02-25801	0158	FAIRMONT INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	HIGH RISK AUTOMOBILE	48.50%
02-25351	0038	FEDERAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	INITIATION FEE	0.00%
02-25831	0007	FEDERATED MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-25851	0007	FEDERATED SVC INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-25081	0761	FIREMAN'S FUND INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-26141	1279	FIRST AMERICAN INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PROF LIAB-LAWYERS	37.50%
02-25871	0689	FIRST COMMUNITY INS. CO.	COMM	SURETY	NEW PROGRAM	BAIL BONDS	0.00%
02-25381	0479	FIRST FINANCIAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-25901	1129	FOLKSAMERICA REINS. CO.	COMM	INLAND MARINE	FORMS	CONTRACTOR'S PROPERTY POLICY	
02-26042	0031	GENESIS INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-PUBLIC POLICY	
02-25251	0012	GRANITE STATE INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-26081	0012	GRANITE STATE INS. CO.	COMM	OTHER LIABILITY	FORMS	D&O	
02-25711	0201	GRAPHIC ARTS MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-25261	0084	GREAT AMERICAN ASSURANCE CO.	COMM	OTHER LIABILITY	RULE CHANGE	VEHICLE CONTRACT REIMBURSEMENT	
02-26131	0098	GREAT DIVIDE INS. CO.	COMM	FIRE	RATE	NONE	5.20%
02-25911	1285	GREENWICH INS. CO.	COMM	INLAND MARINE	FORMS	CONTRACTOR'S PROPERTY POLICY	
02-25361	0303	GUIDEONE MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	RATING PLANS	
02-25371	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	RATING PLANS	
02-25092	0088	HANOVER INS. CO. (THE)	COMM	FIRE	RATE	NONE	16.50%
02-25111	0088	HANOVER INS. CO. (THE)	COMM	OTHER LIABILITY	RATE	NONE	-2.10%
02-24951	0158	HUDSON INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	BUILDER'S RISK POLICY	0.00%
02-24911	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-25341	0626	INS. CO. OF NORTH AMERICA	COMM	MULTI-PERIL	FORMS	SMP-ADVANTAGE COMM PACKAGE	
02-24921	0626	INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-25262	0012	INS. CO. OF THE STATE OF PA (THE)	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-25021	0012	INS. CO. OF THE STATE OF PA (THE)	COMM	SURETY	RULE CHANGE	NONE	

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02-25271	0012	LANDMARK INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-25531	1326	LINCOLN GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.30%
02-25161	0785	MARKEL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-25912	0212	MARYLAND CASUALTY CO.	COMM	ALLIED LINES	FORMS	NONE	
02-25601	0212	MARYLAND CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	PRECISION PORTFOLIO	
02-25093	0088	MASSACHUSETTS BAY INS. CO.	COMM	FIRE	RATE	NONE	16.50%
02-25121	0088	MASSACHUSETTS BAY INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	-2.10%
02-25731	0304	MERASTAR INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-24981	2978	mitsui marine & fire ins. co. of america	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0.00%
02-24771	0802	MONTEREY INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	9.70%
02-24841	0140	NATIONAL CASUALTY CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-25131	0079	NATIONAL GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	78.61%
02-25091	0761	NATIONAL SURETY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-25281	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-25781	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	MEDICAL MALPRACTICE	RATE	PROF. LIAB. PODIATRIC PHYSICIANS	40.00%
02-26092	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	OTHER LIABILITY	FORMS	D&O	
02-25941	0140	NATIONWIDE MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	MERCANTILE EXCESS LIABILITY	
02-26011	0140	NATIONWIDE MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-26041	0510	NAVIGATORS INS. CO.	COMM	MULTI-PERIL	FORMS	BOP-CONTRACTORS GL	
02-25171	0111	NETHERLANDS INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-24811	0012	NEW HAMPSHIRE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-25282	0012	NEW HAMPSHIRE INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-4.70%
02-26101	0012	NEW HAMPSHIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	D&O	
02-25451	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-25461	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	0.00%
02-25541	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-25971	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-25691	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	NONE	
02-25881	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	UMBRELLA / EXCESS	
02-25611	0212	NORTHERN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	RULE CHANGE	PRECISION PORTFOLIO	
02-24922	0626	PACIFIC EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-26161	2898	PACIFIC SPECIALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	STANDARD HOMEOWNERS	27.10%
02-25891	0155	PROGRESSIVE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	RECRATIONAL VEHICLE	
02-25791	0766	RADIAN GUARANTY INC.	COMM	MORTGAGE GUARANTY	RATE	NONE	
02-25701	0000	SIRIUS AMERICA INS. CO.	COMM	SURETY	RULE CHANGE	BAIL BOND	
02-25181	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. MISC. ERRORS & OMISSIONS LIAB.	

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**05-Jul-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-25191	0176	STATE FARM GENERAL INS. CO.	PERS	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-24991	2978	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0.00%
02-25681	0158	TIG INS. CO. OF TEXAS	PERS	AUTO LIAB/PHYS DAMAGE	RATE	TIG AUTO PROTECTION PLAN	29.80%
02-25311	0950	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-25582	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	0.00%
02-25951	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-26061	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II COMM PROPERTY	0.00%
02-26082	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-25391	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP-OMNI II/MASTER PAC	0.00%
02-25661	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-25841	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-25591	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	0.00%
02-25961	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II	
02-26071	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II COMM PROPERTY	0.00%
02-26091	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II	0.00%
02-25401	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP-OMNI II/MASTER PAC	0.00%
02-25671	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-25861	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-25631	0400	UNIGARD INDEMNITY CO.	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-25561	0400	UNIGARD INDEMNITY CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-25201	0400	UNIGARD INDEMNITY CO.	PERS	INLAND MARINE	RULE CHANGE	BOATOWNERS	
02-25741	0400	UNIGARD INDEMNITY CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
02-25651	0400	UNIGARD INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-25521	0400	UNIGARD INS. CO.	PERS	FIRE	RATE & FORM	NONE	6.50%
02-25571	0400	UNIGARD INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-25211	0400	UNIGARD INS. CO.	PERS	INLAND MARINE	RULE CHANGE	BOATOWNERS	
02-25761	0400	UNIGARD INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
02-25621	0920	UNITED NATIONAL SPECIALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	LOVE TRUCKING	0.00%
02-25721	0201	UTICA MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-26121	0111	WAUSAU BUSINESS INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-26122	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-24961	0273	WORKMEN'S AUTO INS. CO.	PERS	AUTO LIABILITY	RATE	NON-STANDARD	13.80%
02-24941	0273	WORKMEN'S AUTO INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE	NON-STANDARD	7.55%
02-25141	0273	WORKMEN'S AUTO INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	14.10%

**137 TOTAL APPLICATIONS RECEIVED**

**California Department of Insurance**  
**Public Notice Filing Errata Report**  
**July 5, 2002**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)*</b>
Incorrect	02-22511	06/21/2002	Newport Insurance Company	Commercial Financial Guaranty	Forms	Mortgage Protection	
Correct	02-22511	06/21/2002	Newport Insurance Company	Commercial Multi-Peril	Forms	Mortgage Protection	

*\* If no % overall rate change is indicated, the amount has not yet been determined.*